



## EXHIBIT C

### CERTIFICATION

**(To be Prepared on the Contractor's Letterhead)**

The undersigned, as a duly authorized representative of \_\_\_\_\_ (the "Contractor"), hereby certifies to the Michigan State Housing Development Authority (the "Authority") as follows:

1. The Contractor employs staff members who are familiar with the requirements of the Mortgage Subsidy Bond Tax Act of 1980, as amended, and the requirements necessary for obtaining and maintaining the tax-exempt status of Mortgage Revenue Bonds.
2. If awarded a contract to service all or a portion of the Authority's Single Family Mortgage Loan portfolio, it will, during the term of the contract and any extensions, maintain both an e-mail address and a toll-free telephone number accessible to the Authority's borrowers. Such toll-free service must include TTY service.
3. The Contractor is currently approved to service, and has significant experience in the servicing of, conventional, FHA, VA and RD loans. In addition, the Contractor has one or more FHA Direct Endorsement underwriters on staff and one or more VA Automatic underwriters on staff. The Contractor is also a Freddie Mac or Fannie Mae approved seller-servicer.
4. The Contractor is an Equal Opportunity Employer as defined by applicable state and federal regulations; complies fully with all government regulations regarding nondiscriminatory employment practices; and is in compliance with the provisions of the Americans with Disabilities Act.

5. The Contractor is capable of preparing reports contained in the Servicing Manual, and will provide such reports to the Authority in a timely manner if awarded this contract.
6. The Contractor is not currently subject to order, insolvency proceedings, any actions of judicial or governmental authorities, or secondary markets that could impair the Contractor's ability to perform the contract.
7. No conveyance or merger of the Contractor is currently intended or pending that would result in the Authority's loans being subject to a transfer of servicing, i.e., the issuance of a "good bye letter".
8. The Contractor has a Community Reinvestment Act ("CRA") rating of "satisfactory" or better, or the CRA is not applicable to the Contractor. (Please mark one box.)
9. The Contractor affirms and acknowledges that the Authority, as an agency of the State of Michigan, is not permitted to provide indemnification pursuant to any contract to which it is a party.

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(Signature)

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(Name)

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(Title)

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(Contractor's Name)